What is claimed is:

1. A system for electronic bill presentation and payment ("EBPP"), comprising:

a memory for storing Web pages for an EBPP Web site; and

a processor in communication with the memory, wherein the processor is operative to

(i) receive an EBPP user interface ("UI") from an EBPP host, the UI configured to display financial institution information in a first portion of the UI, configured to display billing party information in a second portion of the UI, and configured to display billing data in a third portion of the UI,

(ii) receive the financial institution information for display in the first portion of the UI,

(iii) transmit a request for the billing party information and billing data,

(iv) receive the billing party information for display in the second portion of the UI and the billing data identifying one or more bills for display in the third portion of the UI,

(v) transmit instructions to the EBPP host to have one or more bills of the billing party paid, and

(vi) transmit payment information to the billing company.

2. The system of claim 1, wherein the financial institution information comprises product/service promotional information of the financial institution.

3. The system of claim 1, wherein the billing party information comprises product/service promotional information, messages, and links.

4. The system of claim 1, wherein the UI content resides on Macromedia Flash and other Macromedia product lines.

5. The system of claim 1, wherein the EBPP system includes business-to-business components and business-to-consumer components.

6. The system of claim 1, wherein the processor serves both businesses and consumers.

7. The system of claim 1, wherein the processor retrieves from a centralized data base, data acquired from servers of both financial institutions and billing companies, to present financial institution information, biller information, and presenter information on a single Web page.

8. A method for utilizing an electronic bill presentation and payment ("EBPP") system, comprising:

receiving an EBPP user interface ("UI") from an EBPP host, the UI configured to display financial institution information in a first portion of the UI, configured to display billing party information in a second portion of the UI, and configured to display billing data in a third portion of the UI;

5   receiving the financial institution information for display in the first portion of the UI;

transmitting a request for the billing party information and billing data;

receiving the billing party information for display in the second portion of the UI and the billing data identifying one or more bills for display in the third portion of the UI; and

10   transmitting instructions to the EBPP host to have one or more bills of the billing party paid and transmitting payment information back to the billing company or bank.

9. The method of claim 8, wherein the financial institution information is identification
15 and product/service promotional information of the financial institution.

10. The method of claim 8, wherein the billing party information is product/service promotional information, messages, and links.

11. The method of claim 8, wherein the UI content is developed using Macromedia Flash and other Macromedia product lines.

20 **12.** The method of claim 8, wherein the financial institution controls the content of the financial institution information and the billing party controls of the content of the billing party information.

13. The method of claim 8, wherein the financial institution and billing party are pre-selected by the user.